IN THE UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF ILLINOIS

)	CHAPTER 7 CASE
)	
)	CASE NO. 06-13997
)	
)	JUDGE MANUEL BARBOSA
)	
))))

NOTICE OF FILING OF THE TRUSTEE'S FINAL REPORT, HEARING ON APPLICATIONS FOR COMPENSATION, AND HEARING ON THE ABANDONMENT **OF PROPERTY BY THE TRUSTEE**)

TO the Debtor(s), Creditors, and other Parties in Interest:

NOTICE IS HEREBY GIVEN that the Trustee of the above captioned case has filed a Trustee's Final Report and final applications for compensation. A hearing will be held.

> U.S. BANKRUPTCY COURT At: **Kane County Courthouse** 100 S. 3rd Street, Room 140 Geneva, IL 60134

December 6, 2007 on: 10:00 A.M. at:

- 2. The hearing will be held for the purpose of ruling on any objections to the Final Report, ruling on applications for compensation and expenses and any objections to the pending applications and transacting such other business as may be properly notices before the Court. ATTENDANCE BY THE DEBTOR AND CREDITORS IS WELCOMED BUT IS NOT REQUIRED.
- 3. The Trustee's Final Report shows total:

a. Receipts	\$ 26,026.38
b. Disbursements	\$ 500.00
c. Net Cash Available for Distribution	\$ 25,526.38

4. Applications for administration fees and expenses have been filed as follows:

	Compensation	Fees Now	
<u>Applicant</u>	Previously Paid	Requested	Expenses
JOSEPH R. VOILAND	\$	\$ 3,352.64	\$ _
Trustee			
JOSEPH R. VOILAND	\$	\$	\$ 504.33
Trustee			

Case 06-13997 Doc 43 Filed 10/29/07 Entered 11/01/07 00:22:30 Desc Imaged Certificate of Service Page 2 of 4

JOSEPH R. VOILAND	\$	\$ 1,760.00	\$
Trustee's Firm Legal			
JOSEPH R. VOILAND	\$	\$	\$ 4.64
Trustee's Firm Legal			
Remax Great American	\$ 500.00		

5. In addition to the fees and expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in full for there to be any dividend to general unsecured creditors. The priority dividend is anticipated to be 0.00%.

Claim		Allowed	Proposed
Number	Claimant	Amount of Claim	Payment

6. Claims of general unsecured creditors totaling \$121,312.02, have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The general unsecured dividend is anticipated to be \$16.20%.

Allowed general unsecured claims are as follows:

Claim <u>Number</u>	<u>Claimant</u>	Allowed Amount of Claim			Proposed Payment
1	Discover Bank/Discover Financial Services	\$	13,710.69	\$	2,221.38
2	Fifth Third Bank	\$	5,844.75	\$	946.96
4	Chase Bank USA, N.A.	\$	20,523.84	\$	3,325.24
7	Household Finance Corporation	\$	10,344.22	\$	1,675.95
8	Gerald Kolschowsky	\$	19,500.00	\$	3,159.36
9	Margaret Kolschowsky	\$	39,250.50	\$	6,359.30
10	Thomas Kolschowsky	\$	10,877.16	\$	1,762.30
11	VW Credit	\$	1,260.86	\$	204.28

- 7. Proposed dividends are approximations. Actual dividends may differ due to interest accrual, fee reductions, or as ordered by the Court.
- 8. The Trustee's Final Report and all applications for compensation are available for inspection at the office of the Clerk of the Bankruptcy Court, Dirksen Federal Courthouse, 219 S. Dearborn Street, 7th Floor, Chicago, Illinois 60604, or may be viewed on the Court's web site, www.ilnb.uscourts.gov. If no objections are filed, the Court will act on the fee application(s) and the Trustee may pay dividends pursuant to Federal Rule of Bankruptcy Procedure 3009 without further order of Court.
- 9. Debtor has been discharged.
- 10. The Trustee proposed to abandon the following property at the hearing:

Cash - \$80.00; Checking Account (Chase) - \$1,500.00; Household Goods - \$1,000.00; 9mm Browning Pistol & Two Shotguns - \$1,000.00; Wearing Apparel - \$100.00; Insurance Policy (State Farm) - \$0.00; 2001 Mitsubishi Montero - \$10,000.00; 2003 Audi (Leased) - \$0.00; Argo Lawn Tractor - \$200.00.

The Trustee seeks abandonment of said assets because they are subject to Debtor's Valid claim of exemption and/or a duly perfected lien and are of inconsequential Value to the estate.

Dated: October 29, 2007 For the Court,

By: Kenneth S. Gardner

Kenneth S. Gardner Clerk of the United States Bankruptcy Court 219 S. Dearborn Street, 7th Floor Chicago, IL 60604

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Bankruptcy Noticing Center 2525 Network Place, 3rd Floor Herndon, Virginia 20171-3514

CERTIFICASTE OF SERVICE

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The following entities were served by first class mail on Oct 31, 2007. db +Leonard G. Kolschowsky, 1041 Kristin Ct., Batavia, II
                                                                               Batavia, IL 60510-3372
                                          Joseph R. Voiland,
                                                                       1625 Wing Road,
                 +Joseph R Voiland,
aty
                                                                                                Yorkville, IL 60560-9263
                 +Roy Safanda,
                                     Safanda Law Firm,
                                                              111 East Side Drive,
                                                                                               Geneva, IL 60134-2402
aty
                 +Joseph Voiland, Joseph R. Voiland, 1625 Wing Road,
                                                                                              Yorkville, IL 60560-9263
tr
10986923
                 +Bank of America,
                                          Bank Card Services
                                                                        PO Box 53136,
                                                                                              Pheonix, AZ 85072-3136
                             POB 52195, Phoenix, AZ 85072-2195
nk USA, N.A., PO BOX 15145, Wilmington,
10986924
                Chase, FOB 52195, PROBERTY, AZ 85072-2195
Chase Bank USA, N.A., PO BOX 15145, Wilmington, DE 19850
+Citi Cards, POB 91600, Albuquerque, NM 87199-1600
+CitiMortgage, 2446 N. Clark St., Chicago, IL 60614-2718
+Cynthia Kolschowsky, 9568 Barletta Winds Pt., Delray Bea
++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST
GRAND RAPIDS MI 49546-6253
(address filed with court: Fifth Third Bank, MD PORS05-31)
11213646
                                                                                       DE 19850-5145
10986925
10986926
10986927
                                                                                    Delray Beach, FL 33446-9706
10986930
                                                                                    1850 EAST PARIS SE,
                 (address filed with court: Fifth Third Bank,
                                                                                MD ROPS05-3110,
                                                                                                        Cincinnati, OH 45263)
11203657
                  Fifth Third Bank,
                                            1850 E Paris SE - Bankruptcy Department,
                                                                                                     Grand Rapids MI 49546,
                    MD# ROPS05
                                                                       Saint Charles, IL 60174-4726
10986929
                                            1600 E. Main St.,
                 +Fifth Third Bank,
                 Gerald Kolschowsky, S
Aurora, IL 60505-7614
+Guardian Anesthesia,
10986931
                                               % Elisabeth Goettel,
                                                                             1225 corporate Blvd., Ste. 103,
10986932
                                                 185 Penny Ave.,
                                                                         Dundee, IL 60118-1454
                                            Baltimore, MD 21297-1574
Stable, 21511 Ahthony Rd.,
10986934
                          POB 17574,
10986933
                 +Harmony Oaks Racing Stable,
                                                                                      Marengo, IL 60152-9523
11263112
                  Household Finance Corporation,
                                                             by eCAST Settlement Corporation,
                                                                                                           as its agent,
                                                                                                                                  POB 35480,
                   Newark NJ 07193-5480
10986935
                 +Margaret Kolschowsky,
                                                   220 S. Collier Blvd, Unit 302,
                                                                                              Marco Island, FL 34145-4859
10986936
                 +Melinda Kolschowsky,
                                                 1041 Kristin Ct., Batavia, IL 60510-3372
                                             Center, PO Box 352, Aurora, IL 60507-0
742 Downing St., Geneva, IL 60134-3487
1, 452 E. Eola ROA, Ste. D, Aurora, IL
10986937
                  Rush-Copley Medical Center,
                                                                            Aurora, IL 60507-0352
10986938
                 +Thomas Kolschowsky,
                 +Wells Fargo Financial,
10986939
                                                                                       Aurora, IL 60502-9110
                                                                                        Sioux Falls, SD 57104-0700
                  Wells Fargo Financial Bank,
                                                          3201 North 4th Ave.,
10986940
The following entities were served by electronic transmission on Oct 30, 2007. 10986923 +E-mail/PDF: bankofamericaebn@americaninfosource.com Oct 30 2007 03:02:26
                                                                                                                        Bank of America.
                  Bank Card Services, PO Box 53136, Pheonix, AZ 85072-3136
E-mail/PDF: mrdiscen@discoverfinancial.com Oct 30 2007 03:05:21
10986928
                                                                                                            Discover Card,
                                                                                                                                   PO Box 6011,
                   Dover, DE 19903-6011
                  E-mail/PDF: mrdiscen@discoverfinancial.com Oct 30 2007 03:05:21
11198567
                                                                              PO Box 3025, New Albumanno VW Credit,
                                                                                                  New Albany, OH 43054-3025
W Credit, 1401 Franklin Boulevard,
                    Discover Bank/Discover Financial Services,
                  E-mail/PDF: vci.bkcy@vwcredit.com Oct 30 2007 03:03:09
11207306
                  Libertyville, Illinois 60048
E-mail/PDF: vci.bkcy@vwcredit.com Oct 30 2007 03:03:09
10986922
                                                                                                Audi Financial Services,
                    Hillsboro, OR 97123-0003
                                                                                                                          TOTAL: 5
              ***** BYPASSED RECIPIENTS *****
NONE.
                                                                                                                          TOTAL: 0
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.
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Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 31, 2007 Signature:

Joseph Spections